NOV 0 4 2010

PTO/SB/17 (10-08)
Approved for use through 09/30/2010, OMB 0851-0032
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			(ct, 2006 (H.N. 4818).	Application Nu	mber 7	0/764,63	2
FEE TRANSMITTAL			Filing Date		ANUARY 2		
For FY 2009				First Named In	ventor R	RAYMOND A	. JOAO
			· · · · · · · · · · · · · · · · · · ·	Examiner Nam	ie V	. LUBIN	
Applicant cla	alms small entity	status. See	37 CFR 1.27	Art Unil	13	626	
TOTAL AMOUN	FOF PAYMENT	(\$) 1	,055.00	Attorney Docks		J213	
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METHOD OF F	AYMENT (che	eck all that a	apply)				
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Information and au	thorization on PT	CJ-2038.					
FEE CALCULA	TION						
1. BASIC FILIN			INATION FEES				
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Application T	<u>ype Fer</u>	(\$) Fee		5) Fee (5)	Fee (\$)	Fee (S)	Fees Paid (\$)
Utility	33	0 165	540	270	220	110	
Design	22	0 110	100	. 50	140	70	
Plant	22	0 110	330	165	170	85	
Reissue	33	0 165	540	270	650	325	
Provisional	22	0 110	0	0	0	0	
2. EXCESS CLAIM FEES Small Entity							
Fee Description Each claim of	<u>n</u> over 20 (includ	ling Pei cers	ae)	•	•	Fee (\$) 52	Fee (\$) 26
			ling Reissues)			220	110
	endent claims		,			390	195
<u>Total Claims</u>		Claims	Fee (\$) Fe	e Pald (\$)		<u>Multiple Dep</u>	endent Claims
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		t dama peid fo	r, if greater than 3.				
3. APPLICATION SIZE FEE If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer							
listings under 37 CFR 1.52(e)), the application size fee due is \$270 (\$135 for small entity) for each additional 50							
sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s). Total Sheets Extra Sheets Number of each additional 50 or fraction thereof Fee (\$) Fee Paid (\$)							
- 100 = /50 = (round up to a whole number) x =							
4. OTHER FEE(\$) Non-English Specification, \$130 fee (no small entity discount)							
Other (e.g., late filing surcharge): ISSUE FEE (\$755.00) AND PUBLICATION FEE (\$300.00) \$1,055.00							
SUBMITTED BY	~ ~		***				
Signature	fagne	1/12	2	Registration No.	35,90	7 Telephone	914-969-2992
Name (Print/Type)	RAYMONI) A. J.	DAO	(Attorney/Agent)	,50	Date ///	Vlio
7,000	-48.9 LIVINI	, A. D.	/AU			.	<i>7</i> // -

This collection of information is required by 37 CFR 1.138. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patient and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandrin, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS, SEND TO: Commissioner for Patients, P.O. Box 1450, Alexandria, VA 22313-1450.

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Effective on 12/08/2004.	
pursuant to the Consolidated Appropriations Act, 2005 (H.F.	l 4818).
FEE TRANSMITTA	1 L
For FY 2009	

Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$) 1,055.00

Complete If Known					
Application Number	10/764,632				
Fliing Date	JANUARY 26, 2004				
First Named Inventor	RAYMOND A. JOAO				
Examiner Name	V. LUBIN				
Art Unit	3626				
Attorney Docket No.	RJ213				

METHOD OF PAYME	NT (check al	that apply)					
Check XXX Credit	Card 1	Money Order	None	Other (please identify):	
Check XXX Credit Card Money Order None Other (please identify): Deposit Account Deposit Account Number Deposit Account Name:							
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WARNING: Information on th	is form may be	come public. Cred	ilt card infor	nation should n	ot be included	on this form. Pr	ovide credit card
Information and authorization FEE CALCULATION	n on PTO-2038	•					
1. BASIC FILING, SEA	RCH. AND	EXAMINATION	FFFS				
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Application Type	Fee (\$)	imali Entity Eee (\$)	Fee (\$)	Smail Entity Fee (\$)	Fee (\$)	<u>Fee (\$)</u>	Fees Paid (\$)
Utility	330	165	540	270	220	110	
Design	220	110	100	50	140	70	
Plant	220	110	330	165	170	85	
Reissuc	330	165	540	270	650	325	
Provisional	220	110	0	0	0	0	
2. EXCESS CLAIM FE	ES			_		•	Small Entity
Fee Description Each claim over 20 (including Reissues)						<u>Eee (\$)</u> 52	Eee (\$) 26
Each independent cl			ues)			220	110
Multiple dependent		3v				390	195
Total Claims	Extra Ciain		Fee P	<u>ald (\$)</u>			pendent Claims
- 20 or HP = HP = highest number of tot		c. If creator than 20.	-•			<u>Fee (\$)</u>	Fee Pald (\$)
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3. APPLICATION SIZE	FEE						
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sheets or fraction t	hereof. See	, the application 35 U.S.C. 41(a	1 8126 166 0 1/11/G) and	d 37 CFR 1 1	133 for sma	ut enuty) for e	ach additional 50
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Non-English Specif	ication, \$1	30 fee (no smal	l entity dis	count)			Fees Paid (\$)
Other (e.g., late filir	•		•	•	N FEE (\$300	.00)	\$1,055.00

SUBMITTED BY	<u> </u>				
Signature	fagme (Registration No. (Attorney/Agent)	35,907	Telephone914-969-2	992
Name (Print/Type)	RAYMOND A JOAO			Date /////o	
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This collection of information is required by 97 CFR 1.138. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the affective for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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RAYMOND A. JOAO, ESQ. 122 BELLEVUE PLACE YONKERS, NEW YORK 10703 (914) 969-2992

The United States Patent and Trademark Office To:

From: Raymond A. Joao, Esq.

Date: November 4, 2010

Fax No.: 571-273-2885

No. Pages: 19 (including cover)

Re: ISSUE FEE TRANSMITTAL LETTER - U.S. Patent Application Serial No. 10/764,632

To Whom It May Concern:

Please find transmitted herewith an ISSUE FEE TRANSMITTAL LETTER, with accompanying documents, for filing in the above-identified application.

Respectfully Submitted,

Raymond A /Joao Reg. No. 35,907

I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-2885 on November 4, 2010.

RJ213

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/764,632

: JANUARY 26, 2004 FILED

FOR : APPARATUS AND METHOD FOR PROVIDING INSURANCE

PRODUCTS, SERVICES AND/OR COVERAGE FOR LEASED

ENTITIES

EXAMINER : V. LUBIN

GROUP : 3626

ALLOWED : OCTOBER 28, 2010

CONFIRMATION NO.: 9076

Mail Stop ISSUE FEE Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

ISSUE FEE TRANSMITTAL LETTER

Sir:

Applicant submits herewith the following papers for entry in the above-identified application:

1. ISSUE FEE TRANSMITTAL FORM PTOL-85;

- 2. Credit Card Payment Form for \$1,055.00 for payment of the Issue Fee (\$755.00) and for payment of the Publication Fee (\$300.00);
- 3. Fee Transmittal Sheet (in duplicate) for the payment of the Issue Fee (\$755.00) and for the payment of the Publication Fee (\$300.00);
- 4. STATEMENT OF NEW DETERMINATION OF SMALL ENTITY STATUS, FOR PAYMENT OF ISSUE FEE, PURSUANT TO 37 C.F.R. §1.27(g); and
- 5. COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE.

As noted above, Applicant submits herewith an ISSUE FEE TRANSMITTAL FORM PTOL-85 along with a Credit Card Payment Form for \$1,055.00 for payment of the Issue Fee of \$755.00 and for payment of the Publication Fee of \$300.00 for the aboveidentified application. A Fee Transmittal Sheet (in duplicate), for the payment of the Issue Fee and the Publication Fee, is also submitted herewith.

Applicant respectfully requests that the aboveidentified Issue Fee payment of \$755.00 be applied towards payment of the Issue Fee in the above-identified application. Applicant also respectfully requests that the aboveidentified Publication Fee payment of \$300.00 be applied towards payment of the Publication Fee in the above-identified application.

Applicant also submits herewith a STATEMENT OF NEW DETERMINATION OF SMALL ENTITY STATUS, FOR PAYMENT OF ISSUE FEE, PURSUANT TO 37 C.F.R. §1.27(g). Applicant is a Small Entity and, therefore, Small Entity Status is entitled to be asserted for the above-identified application.

Applicant also submits herewith a COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE for entry in the above-identified application.

Applicant respectfully requests that the aboveidentified papers and the payments of the Issue Fee and the
Publication Fee be entered into the above-identified
application.

Respectfully Submitted,

Raymond A. Zoao

Reg. No. 35,907

November 4, 2010

Raymond A. Joao, Esq. 122 Bellevue Place Yonkers, New York 10703 (914) 969-2992